

'A GUIDE ALONG THE PATH OF AGING'

Planning for the future

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Columnist stresses early preparations for long-term care

By **JESSICA SMOAKE**
Index-Journal intern

Columbia elder law attorney and newspaper columnist Jan Warner spoke Wednesday during the first of five "A Guide Along the Path of Aging" seminars at Piedmont Tech.

During the seminar, Warner addressed ways people can protect themselves and their assets from legal pitfalls.

Warner offered advice on living wills and insurance. He also stressed preparing ahead of time before sickness or death causes urgency.

"The closer you get to that event (sickness or death), the fewer options become available," he said. "I promise that you will be in a world of hurt and you will have a great deal of expense (if you wait)."

Warner goes by the motto "It's better to have more than enough than not enough" when deciding on an insurance plan.

"It's one premium I don't mind paying," Warner said. "Long-term care insurance is essential. If you buy it, get enough of it or don't get it at all."

He recommends coverage of at least \$6,500 per month. Also, he suggests people should purchase long-term care insurance when possible in preparation for any debilitating illness that requires

long-term care.

"People should consider the purchase of long-term care insurance when in their 40s," he said.

Another point Warner discussed was the importance of having a durable financial power of attorney to protect assets and finances. He also said to find trustworthy help with these issues.

"We are finding more and more people are not using their children anymore to handle their finances," he said. "You need to choose people you trust who you know will do what you tell them."

Barbara Wright, from Upper Savannah Area Agency on Aging, is one of the coordinators of "A Guide Along the Path of Aging" seminars. She thinks there are numerous reasons why people should attend the seminar.

"The seminars will help people to become better informed about the choices they may have to make in the future, to know ahead of time the options and resources that are available, and to learn how to cope with the inevitable, as well as unexpected, changes of the aging process," Wright said.

The seminars are sponsored by Upstate Area Health Education Center, Upper Savannah Area Agency on Aging and Piedmont Tech. They are recommended for social workers, long-term care administrators, counselors and nurses but are also open to the public. The next seminar will begin at 9 a.m. July 25 and will cover taking care of your loved one and yourself without guilt.

For information about the seminars, call Jeanne Hughston at 941-8781.





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From left are Jeanne Hughston, special events coordinator at Piedmont Tech; Jan Warner, keynote speaker; and Kathy Dickerson and Barbara Wright, of Upper Savannah Agency on Aging. The seminar series, “A Guide Along the Path of Aging,” is co-sponsored by Piedmont Tech, Upper Savannah Agency on Aging and Upstate AHEC.